BNPL - Study 2 (#108597)

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1) Have any data been collected for this study already?
No, no data have been collected for this study yet.

2) What's the main question being asked or hypothesis being tested in this study?
We hypothesize that installment payments increase spending compared to lumpsum payment.

3) Describe the key dependent variable(s) specifying how they will be measured.
Spending be measured by (1) the number of items purchased and (2) the total spending throughout the shopping task.
Financial constraints will be measured on three items ("To what extent does the payment method make you feel financial constrained?" 1 = not at all financially constrained, 9 = very financially constrained, "To what extent does this payment method allow you to spend as much as you like?" 1 = not at all, 9 = very much, "To what extent does this payment method help with your financial situation?" 1= does not help at all, 9 = very helpful).

4) How many and which conditions will participants be assigned to?
Participants will be randomly assigned into one of two payment conditions (lumpsum vs. installment).

5) Specify exactly which analyses you will conduct to examine the main question/hypothesis.
T-tests with payment condition as the independent variable and spending as dependent variable.

6) Describe exactly how outliers will be defined and handled, and your precise rule(s) for excluding observations.
Our analysis will exclude participants that (1) do not finish the study (2) fail the attention checks, and (3) self-report to have taken part in a similar study.

7) How many observations will be collected or what will determine sample size? No need to justify decision, but be precise about exactly how the number will be determined.
We will aim to collect responses until we reach 400 participants.

8) Anything else you would like to pre-register? (e.g., secondary analyses, variables collected for exploratory purposes, unusual analyses planned?)
We hypothesize that financial constraints will mediate the effect of payment condition on spending (PROCESS, Model 4, Hayes, 2017).